B1 (Official F@ 12:23:39 Desc Main United States Bankruptum Centre Page 1 of 47 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Lotta, Sarie, J. Lotta, Jr., Frank, P. All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 6274 than one, state all): 3996 Street Address of Joint Debtor (No. & Street, City, and State): Street Address of Debtor (No. & Street, City, and State): 964 Indigo Court 964 Indigo Court Hanover Park, IL Hanover Park, IL ZIP CODE ZIP CODE 60133 60133 County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: DuPage DuPage Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets  $\mathbf{\Lambda}$ \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities  $\Box$  $\Box$ \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion

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Voluntary Petition Document	Nanage 2.0fs 47		
(This page must be completed and filed in every case)	Frank P. Lotta, Jr., Sarie J. Lotta		
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)		
Location Where Filed: IL Northern District, Eastern Division	Case Number: <b>06-14242</b>	Date Filed: <b>11/02/2006</b>	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If more than one, attach ac	lditional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
NONE	Dalation skin.	To January	
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	nsumer debts)  ing petition, declare that I  seed under chapter 7, 11,  explained the relief	
Exhibit A is attached and made a part of this petition.	X	7/7/2009	
	Signature of Attorney for Debtor(s)  Gregory J. Martucci	Date <b>6185842</b>	
Ext	hibit C		
Does the debtor own or have possession of any property that poses or is alleged to pose a  Yes, and Exhibit C is attached and made a part of this petition.  No	threat of imminent and identifiable harm to public heal	th or safety?	
Exh	aibit D		
(To be completed by every individual debtor. If a joint petition is filed, each spouse mus	t complete and attach a separate Exhibit D.)		
☐ Exhibit D completed and signed by the debtor is attached and made a part of ti	his petition		
	- Petition		
If this is a joint petition:			
Exhibit D also completed and signed by the joint debtor is attached and made	• •		
	ding the Debtor - Venue applicable box)		
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180		ays immediately	
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.		
Debtor is a debtor in a foreign proceeding and has its principal pla has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	is a defendant in an action or proceeding [in a federal		
	des as a Tenant of Residential Property oplicable boxes.)		
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following).		
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the	
Debtor has included in this petition the deposit with the court of an filing of the petition.	ny rent that would become due during the 30-day period	l after the	
Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(1)).		

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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(This page must be completed and filed in every case)	Frank P. Lotta, Jr., Sarie J. Lotta
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	(Check only <b>one</b> box.)
chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code.  Certified Copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X s/ Frank P. Lotta, Jr.  Signature of Debtor Frank P. Lotta, Jr.	X Not Applicable (Signature of Foreign Representative)
X s/ Sarie J. Lotta Signature of Joint Debtor Sarie J. Lotta	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
7/7/2009 Date	Date
Signature of Attorney	Signature of Non-Attorney Petition Preparer
X	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the
Gregory J. Martucci Bar No. 6185842	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount
Law Office of Gregory J. Martucci, P.C. Firm Name	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
203 E. Irving Park Road Roselle, IL 60172	
Address	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer
	Printed Name and true, if any, of Bankrupicy Petition Preparer
(630) 980-8333 (630) 980-8404	Social-Security number (If the bankruptcy petition preparer is not an individual, state
Telephone Number <b>7/7/2009</b>	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	X Not Applicable
I declare under penalty of perjury that the information provided in this petition is true	
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an individual.
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	

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#### **UNITED STATES BANKRUPTCY COURT**

## **Northern District of Illinois Eastern Division**

In re	Frank P. Lotta, Jr. Sarie J. Lotta	Case No.	
	Debtor(s)	_	(if known)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit

counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court cal dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

responsibilities.);

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	nable, after arough the	r reaso	onable eff		09(h)(4) as physically impaire credit counseling briefing in p	
		Activ	e military	duty in a military con	nbat zone.	
				ustee or bankruptcy a es not apply in this di	dministrator has determined th strict.	nat the credit counseling
10	certify und	der pe	nalty of p	perjury that the infor	mation provided above is tr	ue and correct.
Signature of	of Debtor:		ank P. Lotta			_
Date: <b>7/7</b>	/2009					

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#### **UNITED STATES BANKRUPTCY COURT**

## **Northern District of Illinois Eastern Division**

In re	Frank P. Lotta, Jr. Sarie J. Lotta	Case No.	
	Debtor(s)		(if known)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit เท

counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court ca dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitie for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitie for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
<ul> <li>4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);</li> </ul>

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Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);							
	Active military	duty in a military con	nbat zone.				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.							
I certify und	ler penalty of	perjury that the infor	mation provided above is true a	nd correct.			
Signature of Debtor:	s/ Sarie J. Lo Sarie J. Lotta						
Date: 7/7/2009							

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B6A (Official Form 6A) (12/07)

In re:	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
			Debtors	,	(If known)

## **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

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**B6B (Official Form 6B) (12/07)** 

In re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
	<u> </u>		Debtors		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash	J	10.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Bank of America Hanover Park, IL xxxx-6033	J	100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Account Bank of America Hanover Park, IL xxxx-9658	J	500.00
Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit		2,400.00
Household goods and furnishings, including audio, video, and computer equipment.		Used Furniture	J	500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CDs + DVDs	J	200.00
6. Wearing apparel.		Used Clothing	J	1,000.00
7. Furs and jewelry.		Jewelry	J	500.00
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		CWA Pension	Н	60,450.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
	<u> </u>		Debtors		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			1	1
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Dodge Spirit	J	250.00
Automobiles, trucks, trailers, and other vehicles and accessories.		1992 Dodge Dynasty	J	400.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Chrysler Sebring	W	1,375.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Pontiac Grand Am	Н	3,350.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

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In re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
			Debtors	<u>-</u> ,	(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 71,035.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
			Debtors		(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceed
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
NONE	735 ILCS 5/12-1001(c)	250.00	250.00
1992 Dodge Dynasty	735 ILCS 5/12-1001(c)	400.00	400.00
Books, CDs + DVDs	735 ILCS 5/12-1001(b)	200.00	200.00
Cash	735 ILCS 5/12-1001(b)	10.00	10.00
Checking Account Bank of America Hanover Park, IL xxxx-6033	735 ILCS 5/12-1001(b)	100.00	100.00
CWA Pension	735 ILCS 5/12-1006	60,450.00	60,450.00
Jewelry	735 ILCS 5/12-1001(b)	500.00	500.00
Savings Account Bank of America Hanover Park, IL xxxx-9658	735 ILCS 5/12-1001(b)	500.00	500.00
Security Deposit	735 ILCS 5/12-1001(b)	2,400.00	2,400.00
Used Clothing	735 ILCS 5/12-1001(a),(e)	1,000.00	1,000.00
Used Furniture	735 ILCS 5/12-1001(b)	500.00	500.00
(	1		

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B6D (Official Form 6D) (12/07)

In re	Frank P. Lotta, Jr.	Sarie J. Lotta		,	Case No.	
			Debtors	•		(If known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
4161 Piedmont Pkwy.		Security Agreement 2003 Pontiac Grand Am VALUE \$3,350.00				7,803.32	4,453.32	
ACCOUNT NO. XXXX-8902  Patelco Credit Union 156 2nd Street San Francisco, CA 94105-3724		w	Security Agreement 2003 Chrysler Sebring VALUE \$1,375.00				6,695.00	5,320.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 14,498.32	\$ 9,773.32
\$ 14,498.32	\$ 9,773.32

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Debtors

Document

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B6E (Official Form 6E) (12/07)

In re

Frank P. Lotta, Jr. Sarie J. Lotta

Case No.

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

<b>4</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10).
adju	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of stment.

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
	Traine F. Lotta, off	ourio o. Lottu	Debtors	-,	(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data. )

0.00	\$ 0.00	\$	0.00
0.00			
	\$ 0.00	\$	0.00
	0.00	0.00	0.00

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B6F (Official Form 6F) (12/07)

In re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
			Debtors		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX-60N1		w					0.00
Account Recovery Service 3031 N. 114th St. Wauwatosa, WI 53222			Collector for US Cellular				
ACCOUNT NO.		J					2,350.03
American Express Bank c/o Becket and Lee, LLP P.O. Box 3001 Malvern, PA 19355		Misc. Credit Card Use				_,	
ACCOUNT NO. XXXX-8251		J					14,475.74
Bank of America Recovery Department P.O. Box 2278 Norfolk, VA 23501	Bank of America Recovery Department P.O. Box 2278		Misc. Credit Card Use				
ACCOUNT NO. <b>09-AR-1250</b>		Н					0.00
Blitt and Gaines, P.C. 661 Glenn Ave. Wheeling, IL 60090		Notice to Attorney for Bank of America					
ACCOUNT NO. <b>06-M-4457</b>		W					3,450.00
Campagna-Turano c/o William P. Danna, LTD. 1105 W. Burlington Ave. Western Springs, IL 60558			Personal Liability for Business Debt				

10 Continuation sheets attached

Subtotal > \$ 20,275.77

Total > (Use only on last page of the completed Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
			Debtors	,	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX-2022		J					3,112.51
Chase 225 Chastain Meadows Ct. Kennesay, GA 30144			Misc. Credit Card Use				
ACCOUNT NO. XXXX-1587		w					2,946.00
Chase 800 Brookside Blvd. Westerville, OH 43081		Misc. Credit Card Use					
ACCOUNT NO.		J					Unknown
Citibank c/o LTD Financial P.O. Box 630788 Houston, TX 77263			Misc. Credit Card Use				
ACCOUNT NO. XXXX-4635		J					Unknown
CitiFinancial P.O. Box 221799 Charlotte, NC 28222		Misc. Credit Card Use					
ACCOUNT NO.		J					1,273.00
Crowley Barrett & Karaba 20 S. Clark St., #2310 Chicago, IL 60603			Unknown				

Sheet no.  $\underline{1}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 7,331.51

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B6F (Official Form 6F) (12/07) - Cont.

In re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
			Debtors		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Н					204.38
Dependon Collection Service, Inc. P.O. Box 5906 River Forest, IL 60305-5906			Collector for MidAmerica Bank				
ACCOUNT NO. XXXX-5388		J					13,523.38
Discover P.O. Box 8003 Hillard, OH 43026		Misc. Credit Card Use				,	
ACCOUNT NO.		J					0.00
eCAST Settlement Corporation P.O. Box 35480 Newark, NJ 07193-5480			Assignee to GE Money Bank				
ACCOUNT NO.		J					0.00
eCAST Settlement Corporation P.O. Box 35480 Newark, NJ 07193-5480			Assignee to Bank of America				
ACCOUNT NO.		J					0.00
eCAST Settlement Corporation P.O. Box 35480 Newark, NJ 07193-5480			Assignee to Household Bank				

Sheet no.  $\underline{2}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 13,727.76

Total > Chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
			Debtors	,	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		w					0.00
eCAST Settlement Corporation P.O. Box 35480 Newark, NJ 07193-5480			Assignee to Sams Club				
ACCOUNT NO.		w					0.00
eCAST Settlement Corporation P.O. Box 35480 Newark, NJ 07193-5480			Assignee to JCPenney				
ACCOUNT NO.		J					0.00
eCAST Settlement Corporation P.O. Box 35480 Newark, NJ 07193-5480	eCAST Settlement Corporation P.O. Box 35480		Assignee for Exxon/Mobile				
ACCOUNT NO.		w					45.00
Elk Grove Library 1001 Wellington Ave. Elk Grove Village, IL 60007		Library Fees					
ACCOUNT NO. XXXX-7961		W					799.94
Express 4590 E. Braod St. Columbus, OH 43213			Misc. Credit Card Use				

Sheet no.  $\underline{3}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 844.94

Total > Sichedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Frank P. Lotta. Jr.	Sarie J. Lotta		Case No.	
		Debtors		(If known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX-2600		J					1,050.81
Exxon/Mobile P.O. Box 103031 Roswell, GA 30076			Misc. Credit Card Use				
Federated Retail Holdings, Inc. c/o Tsys Debt Mgmt., Inc. P.O. Box 137 Columbus, GA 31902		w	Collector for Marshall Fields				837.64
ACCOUNT NO. XXXX-2163  GE Money Bank P.O. Box 981439 El Paso, TX 79998		Н	Misc. Credit Card Use				Unknown
ACCOUNT NO. xxxx-4952  Home Depot		Н	Misc. Credit Card Use				5,784.00
P.O. Box 689100 Des Moines, IA 50368-9100	1		misc. Great Gard Ose				
HSBC P.O. Box 5253 Carol Stream, IL 60197		Н	Misc. Credit Card Use				419.63

Sheet no.  $\underline{4}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 8,092.08

Total > Chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Frank P. Lotta. Jr.	Sarie J. Lotta		Case No.	
			Debtors		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX-8289		w					1,987.23
JCPenney P.O. Box 981131 El Paso, TX 79998			Misc. Credit Card Use				
ACCOUNT NO. XXXX-0711		w					1,723.53
JCPenney P.O. Box 960001 Orlando, FL 32896-0001		Misc. Credit Card Use					
ACCOUNT NO.		J					0.00
Lifetime Fitness 455 Scott Dr. Bloomingdale, IL 60108			Club membership				
ACCOUNT NO. XXXX-2071		Н					515.39
Lord & Taylor P.O. Box 960035 Orlando, FL 32896-0035		Misc. Credit Card Use					
ACCOUNT NO. XXXX-1455		W					591.00
Lord & Taylor P.O. Box 960035 Orlando, FL 32896-0035			Misc. Credit Card Use				

Sheet no.  $\underline{5}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 4,817.15

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B6F (Official Form 6F) (12/07) - Cont.

In re	Frank P. Lotta. Jr.	Sarie J. Lotta		Case No.	
			Debtors		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX-7920		Н					747.31
Macy's P.O. Box 689195 Des Moines, IA 50368			Misc. Credit Card Use				
ACCOUNT NO. XXXX-5800		w					288.84
New York & Co. 4590 E. Broad St. Columbus, OH 43213		Misc. Credit Card Use					
ACCOUNT NO.		н					0.00
Park Danson 113 W. 3rd. Ave. Gasonia,k GA 28053-0248			Collector for Sprint				
ACCOUNT NO. Various		J					10,111.03
Portfolio Recovery P.O. Box 12914 Norfolk, VA 23541		Collector LVNV Funding					
ACCOUNT NO.		J					0.00
PRA Receivables Management, LLC P.O. box 41067 Norfolk, VA 23541-1067			Collector for Unknown				

Sheet no.  $\underline{6}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 11,147.18

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Frank P. Lotta. Jr.	Sarie J. Lotta		Case No.	
			Debtors		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J					345.91
Premier Bank Card P.O. Box 2208 Vacaville, CA 95696			Misc. Credit Card Use				
ACCOUNT NO. XXXX-4732		н					106.27
Radio Shack P.O. Box 2016 Omaha, NE 68103-2016		Misc. Credit Card Use					
ACCOUNT NO. XXXX-1702		н					514.67
Radio Shack P.O. Box 2016 Omaha, NE 68103-2016	ı		Misc. Credit Card Use				
ACCOUNT NO. Various		J					2,294.78
Roundup Funding, LLC. MS 550 P.O. Box 91121 Seattle, WA 98111-9221		Collector World Financial Network Bank					
ACCOUNT NO.		W					0.00
Roundup Funding, LLC. MS 550 P.O. Box 91121 Seattle, WA 98111-9221			Collector for Target				

Sheet no.  $\underline{7}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

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B6F (Official Form 6F) (12/07) - Cont.

In re	Frank P. Lotta. Jr.	Sarie J. Lotta		Case No.	
			Debtors		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX-8793		w					409.29
Sam's Club P.O. Box 530942 Atlanta, GA 30353-0942			Misc. Credit Card Use				
ACCOUNT NO. XXXX-0319		J					7,404.00
Sears Credit Card P.O. Box 6282 Sioux Falls, SD 57117-6282		Misc. Credit Card Use					
ACCOUNT NO. XXXX-9135		J					1,288.06
Sears Credit Card P.O. Box 6282 Sioux Falls, SD 57117-6282			Misc. Credit Card Use				
ACCOUNT NO.		Н					16.36
Sprint P.O. Box 8077 London, KY 40742			Cell Phone Bill				
ACCOUNT NO.		Н					810.00
T Mobile Bankruptcy P.O. Box 53410 Bellevue, WA 98015			Cell Phone Bill				

Sheet no. $\underline{8}$ of $\underline{10}$ continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

9,927.71 Subtotal >

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B6F (Official Form 6F) (12/07) - Cont.

In re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
			Debtors		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX-3177		w					7,599.36
Target National Bank P.O. Box 59231 Minneapolis, MN 55459-0231Misc. Credit			Misc. Credit Card Use				
ACCOUNT NO. XXXX-8312		w					525.72
The Limited 4590 E. Broad St. Columbus, OH 43213			Misc. Credit Card Use				
ACCOUNT NO. XXXX-7862		w					0.00
Unique National Collection 119 E. Maple St. Jeffersonville, IN 47130			Collector for Elk Grove Library				
ACCOUNT NO.		w					150.00
US Cellular One Pierce Place, #100 Itasca, IL 60143		Cell Phone Bill					
ACCOUNT NO. XXXX-2721		W					400.10
Victoria's Secret P.O. Box 659728 San Antonio, TX 78265-9728			Misc. Credit Card Use				

Sheet no.  $\underline{9}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 8,675.18

Total > Chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
			Debtors		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Washington Mutual Bank 19850 Plummer Street Mail Stop N070206 Chatsworth, CA 91311-5652		J	Misc. Credit Card Use				Unknown

Sheet no.  $\underline{10}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 0.00

Total > \$ 88,100.91

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B6G (Official Form 6G) (12/07)

In re:	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
			Debtors		(If known)

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Lifetime Fitness 455 Scott Dr. Bloomingdale, IL 60108	Contract through 6/10
Wise Chou 3224 W. Kilbourne Ave., Unit 14 Chicago, IL 60641	Town House Lease Through 9/10

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In re: Frank P. Lotta, Jr. Sarie J. Lo	tta  Debtors	Case No(	lf known)				
SCHEDULE H - CODEBTORS  Check this box if debtor has no codebtors.							
NAME AND ADDRESS OF	CODEBTOR	NAME AND ADDRESS OF	F CREDITOR				

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B6I (Official Form 6I) (12/07)		Document	Page 29 of 47	

In re	Frank P. Lotta, Jr. Sarie J. Lotta		Case No.	
		Debtors	,	(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS C	DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP(S):			AGE	(S):		
	Son				19		
	Son				17		
Employment:	DEBTOR		SPOUSE				
Occupation	Superintendent	A/R A	ssistant				
Name of Employer	Chicago Sun Times	SPX C	orporation				
How long employed	25 Years	1 Yea	r				
Address of Employer	6901 W. 159th St Tinley Park, IL 60477		. Devon aines, IL 60018				
INCOME: (Estimate of av case filed	erage or projected monthly income at time		DEBTOR		SPOUSE		
Monthly gross wages, s     (Prorate if not paid m	alary, and commissions	\$	4,307.11	\$_	3,609.71		
2. Estimate monthly overti		\$	0.00	\$_	159.25		
3. SUBTOTAL		\$	4,307.11	\$_	3,768.96		
4. LESS PAYROLL DED	JCTIONS	l					
a. Payroll taxes and	social security	\$ _	861.42	: -	714.43		
b. Insurance		\$	0.00	_	519.34		
c. Union dues		\$ _	69.10	\$_	0.00		
d. Other (Specify)	Charity	\$	15.58	\$_	0.00		
	Dental Insurance	\$	0.00	\$_	51.61		
	Dental Insurance	\$	10.04	\$_	0.00		
	Life Insurance	\$	0.00	\$_	3.66		
	Spouse Insurance Surcharge	\$	0.00	\$_	70.77		
	Vision Insurance	\$	0.00	\$_	17.80		
5. SUBTOTAL OF PAYR	OLL DEDUCTIONS	\$	956.14	\$_	1,377.61		
6. TOTAL NET MONTHL	Y TAKE HOME PAY	\$	3,350.97	\$_	2,391.35		
7. Regular income from op	peration of business or profession or farm						
(Attach detailed state	ement)	\$	0.00	\$_	0.00		
8. Income from real prope	rty	\$	0.00	\$_	0.00		
9. Interest and dividends		\$	0.00	\$_	0.00		
-	or support payments payable to the debtor for the f dependents listed above.	\$	0.00	\$_	0.00		
11. Social security or othe (Specify)	r government assistance	\$	0.00	\$_	0.00		
12. Pension or retirement	income	\$	0.00	\$	0.00		
13. Other monthly income							
(Specify)		\$	0.00	\$ _	0.00		

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In re Frank P. Lotta, Jr. Sarie J. Lotta

Case No.

Debtors

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 0.00 \$	0.00
\$ 3,350.97 \$	2,391.35
 \$ 5,742.32	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

Husband gross pay cut 15% on 6/2/09

No more overtime for husband

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B6J (Official Form 6J) (12/07)

In re Frank P. Lotta, Jr. Sarie J. Lotta	Case No.
Debtors	(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

iffer from the deductions from income allowed on Form22A or 22C.		,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a s expenditures labeled "Spouse."	eparate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	2,050.00
a. Are real estate taxes included? Yes No		<u> </u>
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	92.00
c. Telephone	\$	130.00
d. Other Cable	\$	70.00
Internet	\$	50.00
Trash Removal	\$	16.34
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	700.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	19.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	27.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	499.00
e. Othe <u>r</u>	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Lifetime Fitness		139.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other College Tuition for 2 sons @ C.O.D.		600.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,442.34
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following		
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I	¢	5 7/2 22
b. Average monthly expenses from Line 18 above	\$ <u></u>	5,742.32 5,442.34
c. Monthly net income (a. minus b.)	\$ \$	299.98
C. Mortuny Het Income (a. Hillias D.)	Φ	299.98

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Form 6 - Statistical Summary (12/07)

#### United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Frank P. Lotta, Jr.	Sarie J. Lotta		Case No.	
			Debtors	Chapter	13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

I	f you are an individual debtor	whose debts are primarily	consumer debts, a	as defined in § 10	1(8) of the Bankruptcy (	Code (11 U.S.C
§ 101(8)), f	filing a case under chapter 7,	11 or 13, you must report a	all information requ	uested below.		

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 5,742.32
Average Expenses (from Schedule J, Line 18)	\$ 5,442.34
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 8,076.07

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### United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Frank P. Lotta, Jr.	Sarie J. Lotta			Case No.	
			Debtors	,	Chapter	13

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$9,773.32
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$88,100.91
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$97,874.23

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B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Northern District of Illinois Eastern Division

In re Frank P. Lotta, Jr.	Sarie J. Lotta	,	Case No.		
	Debtors	,	Chapter	13	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 71,035.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 14,498.32	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	11		\$ 88,100.91	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 5,742.32
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 5,442.34
тот	24	\$ 71,035.00	\$ 102,599.23		

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re F	Frank P. Lotta, Jr.	Sarie J. Lotta		. Case No.	
			Debtors	·	(If known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury tha	t I have read the foregoing summary and schedules, consisting of
sheets, and that they are true and correct	to the best of my knowledge, information, and belief.
Date: <b>7/7/2009</b>	Signature: s/ Frank P. Lotta, Jr.
	Frank P. Lotta, Jr.
	Debtor
Date: 7/7/2009	Signature: s/ Sarie J. Lotta
	Sarie J. Lotta
	(Joint Debtor, if any)
	[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

			Ea	istern Di	vision		
In re:	Frank P. Lotta, Jr.	Sarie J. Lotta				Case No.	
			Debtors	,			(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
39,841.63	2007 Wife Employment	
71,084.02	2007 Husband Employment	
76,125.92	2008 Husband Employment	
48,437.90	2008 Wife Employmnet	
25,834.17	2009 Wife Employment	
43,409.87	2009 Husband Employment	

#### 2. Income other than from employment or operation of business

None **☑**  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None **☑**  a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF DATES OF AMOUNT AMOUNT CREDITOR PAYMENTS PAID STILL OWING

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None  $\mathbf{\Lambda}$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**  **AMOUNT** PAID OR VALUE OF **TRANSFERS** 

**AMOUNT** STILL **OWING** 

2

None  $\mathbf{\Delta}$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT**  **AMOUNT** PAID

STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

Bank of America, N.A.

**Suit for Money** 

**Circuit Court DuPage County**  Pendina

٧.

Frank P. Lotta

09-AR-1250

Campagna-Turano Bakery

**Suit for Money** 

**Judgment** 

**Circuit Court Cook County** 

Sarie Lotta 06 M 4457

M

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY** 

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3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION

NAME AND ADDRESS FORECLOSURE SALE, AND VALUE OF

OF CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
NAME AND ADDRESS
DATE OF
ASSIGNMENT
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT

None **☑** 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

OF COURT

CASE TITLE & NUMBER

ORDER

DESCRIPTION

AND VALUE OF

PROPERTY

#### 7. Gifts

None **☑**  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE OF
OR ORGANIZATION IF ANY OF GIFT GIFT

#### 8. Losses

None **☑**  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF
AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF
PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

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#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE NAME OF PAYOR IF OTHER THAN DEBTOR

Law Office of Gregory J. Martucci, PC 203 E. Irving Park Road Roselle, IL 60172

DATE OF PAYMENT, AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OF PROPERTY 1526.00 + Costs

#### 10. Other transfers

None V

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

5/09 - 6/09

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

4

None  $\mathbf{Q}$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

#### 11. Closed financial accounts

None  $\mathbf{\Delta}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR **AMOUNT AND** NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER. DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

#### 12. Safe deposit boxes

None  $\mathbf{\Lambda}$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR

**DESCRIPTION** OF

CONTENTS

DATE OF TRANSFER OR SURRENDER. IF ANY

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10/06 - 10/07

#### 13. Setoffs

None V

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATE OF **SETOFF**

AMOUNT OF **SETOFF** 

NAME AND ADDRESS OF CREDITOR

#### 14. Property held for another person

None Ø

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

OF OWNER

**DESCRIPTION AND VALUE** 

OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NAME USED **ADDRESS** DATES OF OCCUPANCY

255 Crestwood Lane Frank + Sarie Lotta

Bloomingdale, IL 60108

#### 16. Spouses and Former Spouses

None  $\mathbf{V}$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None  $\mathbf{V}$ 

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND **ADDRESS** 

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

**ENVIRONMENTAL** LAW

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None V

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

6

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL** 

**ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

None  $\square$ 

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR DISPOSITION OF GOVERNMENTAL UNIT

#### 18. Nature, location and name of business

None

None

 $\square$ 

U.S.C. § 101.

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL NATURE OF BEGINNING AND ENDING NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11

**BUSINESS DATES** TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

108 Wilmot Road, #175 01/01/1995 F & A, Inc. 36-4015050 **Food Service** 

> Deerfield, IL 60015 01/01/2004

26-0051244 108 Wilmot Road, #175 **Food Service** 01/01/2002 Lotta Catering, Inc.

Deerfield, IL 60015 01/01/2005

NAME **ADDRESS** 

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept  $\mathbf{\Lambda}$ 

or supervised the keeping of books of account and records of the debtor.

#### DATES SERVICES RENDERED NAME AND ADDRESS

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited Ø the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

7 c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account None  $\mathbf{\Omega}$ and records of the debtor. If any of the books of account and records are not available, explain. NAME **ADDRESS** d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a None financial statement was issued by the debtor within two years immediately preceding the commencement of this case.  $\mathbf{\Lambda}$ NAME AND ADDRESS DATE ISSUED 20. Inventories None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.  $\mathbf{V}$ DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis) b. List the name and address of the person having possession of the records of each of the inventories reported None in a., above. Ø NAME AND ADDRESSES OF CUSTODIAN DATE OF INVENTORY OF INVENTORY RECORDS 21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the None  $\mathbf{\Delta}$ partnership. NATURE OF INTEREST NAME AND ADDRESS PERCENTAGE OF INTEREST b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or None indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. Ø NATURE AND PERCENTAGE NAME AND ADDRESS **TITLE** OF STOCK OWNERSHIP 22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately None  $\mathbf{\Delta}$ preceding the commencement of this case. NAME **ADDRESS** DATE OF WITHDRAWAL

None ☑ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

## 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

8

#### 24. Tax Consolidation Group.

None 
☑

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 7/7/2009

Signature of Debtor Frank P. Lotta, Jr.

Frank P. Lotta, Jr.

Signature of Joint Debtor Sarie J. Lotta

Signature of Joint Debtor Sarie J. Lotta

(if anv)

B 203 (12/94)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

			Eastern Division			
In re:	Frank P. Lotta, Jr.		Sarie J. Lotta	Case No.		
		Debtors		Chapter	13	
	DISCLO	SURE O	F COMPENSATION ( FOR DEBTOR	OF ATTORNE	Y	
and the	at compensation paid to me within	one year before rendered on b	016(b), I certify that I am the attorney for the filing of the petition in bankruptcy ehalf of the debtor(s) in contemplation	, or agreed to be	or(s)	
F	or legal services, I have agreed to a	accept		:	\$	3,000.00
Р	rior to the filing of this statement I h	nave received			\$	1,526.00
В	alance Due				\$	1,474.00
2. The s	ource of compensation paid to me	was:				
	✓ Debtor		Other (specify)			
3. The s	ource of compensation to be paid to	o me is:				
	☐ Debtor		Other (specify)			
4. <b>☑</b>	I have not agreed to share the about of my law firm.	ove-disclosed c	ompensation with any other person ur	nless they are members ar	nd associates	
□ E la rotu	my law firm. A copy of the agreen attached.	nent, together v	ensation with a person or persons when a list of the names of the people shander logal consider for all connects of the	naring in the compensation		
inclu		ave agreed to re	ender legal service for all aspects of the	e bankrupicy case,		
a)	Analysis of the debtor's financial s a petition in bankruptcy;	situation, and re	ndering advice to the debtor in determ	ining whether to file		
b)	Preparation and filing of any petition	on, schedules,	statement of affairs, and plan which m	ay be required;		
c)	Representation of the debtor at the	e meeting of cr	editors and confirmation hearing, and a	any adjourned hearings th	ereof;	
d)	[Other provisions as needed]					
	None					
6. By ag	greement with the debtor(s) the abo	ove disclosed fe	e does not include the following servic	es:		
	Adversary Proceedings					
			CERTIFICATION			
	tify that the foregoing is a complete entation of the debtor(s) in this bank		ny agreement or arrangement for payn ing.	nent to me for		
Dated:	7/7/2009					
			Gregory J. Martucci, Bar	No. 6185842		

Law Office of Gregory J. Martucci, P.C.

Attorney for Debtor(s)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of the Debtor

We, the debtors, affirm that we have received and read this notice.

Frank P. Lotta, Jr.	Xs/ Frank P. Lotta, Jr.	7/7/2009
Sarie J. Lotta	Frank P. Lotta, Jr.	
Saile J. Lotta	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	Xs/ Sarie J. Lotta	7/7/2009
Case No. (if known)	Sarie J. Lotta	
· ,	Signature of Joint Debtor	Date

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Frank P. Lotta, Jr. Sarie J. Lotta Debtors.

Case No.

Chapter 13

#### STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	Joint Debtor
Six months ago	\$ <mark>4,438.31</mark>	\$3,072.29
Five months ago	\$ <u>4,232.82</u>	\$3,591.03
Four months ago	\$ <u>5,470.57</u>	\$3,078.39
Three months ago	\$5,564.36	\$ <b>2,869.60</b>
Two months ago	\$ <u>6,016.17</u>	\$ <u>2,705.12</u>
Last month	\$ <u>5,088.06</u>	\$ <b>2,585.05</b>
Income from other sources	\$ <u>0.00</u>	\$0.00
Total net income for six months preceding filing	\$ 30,810.29	\$ <u>17,901.48</u>
Average Monthly Net Income	\$ <u>5,135.05</u>	\$ <u>2,983.58</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated: 7/7/2009	
	s/ Frank P. Lotta, Jr.
	Frank P. Lotta, Jr.
	Debtor
	s/ Sarie J. Lotta
	Sarie J. Lotta
	Joint Debtor